

Form csnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 14–30319–ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eileen M Deravedissian
104 La Mesa Ct.
Egg Harbor Twp., NJ 08234

Social Security No.:
xxx–xx–8335

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: January 7, 2020

JAN: kaj

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Eileen M Deravedissian
DebtorCase No. 14-30319-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: cscnodscPage 1 of 2
Total Noticed: 19

Date Rcvd: Jan 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2020.

db +Eileen M Deravedissian, 104 La Mesa Ct., Egg Harbor Twp., NJ 08234-5883
 aty +Fein Such Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 cr +JPMORGAN CHASE BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 515089252 +BAYVIEW LOAN SERVICING, LLC, Fein, Such, Kahn & Shepard, 7 Century Drive - Suite 201, Parsippany, NJ 07054-4673
 515333343 Bayview Loan Servicing, LLC, M&T Bank, PO Box 840, Buffalo, NY 14240-0840
 515089251 +Chase, PO Box 24696, Columbus, OH 43224-0696
 515377112 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 518636793 +Kevin G. McDonald, Esq., KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 515192740 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 515218447 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 07 2020 23:33:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 07 2020 23:33:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 lm E-mail/Text: camanagement@mtb.com Jan 07 2020 23:33:23 M&T Bank, 1 Fountain Plaza, Floor 3, Buffalo, NY
 517964998 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 07 2020 23:34:07 BAYVIEW LOAN SERVICING, 4425 PONCE DE LEON BLVD, CORAL GABLES, FL 33146-1837
 517964999 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 07 2020 23:34:07 BAYVIEW LOAN SERVICING, 4425 PONCE DE LEON BLVD, CORAL GABLES, FL, 33146, BAYVIEW LOAN SERVICING, 4425 PONCE DE LEON BLVD, CORAL GABLES, FL 33146-1837
 515100549 E-mail/Text: cio.bncmail@irs.gov Jan 07 2020 23:33:09 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 515328945 E-mail/Text: camanagement@mtb.com Jan 07 2020 23:33:23 M&T BANK, PO BOX 840, BUFFALO, NY 14240-0840
 515089254 E-mail/Text: camanagement@mtb.com Jan 07 2020 23:33:23 M&T Bank, 1 Fountain Plz - FL 3, Buffalo, NY 14203

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr LaCosta Homeowners Association, Inc., 2111 New Road, Suite 105, Northfield
 515089253* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114)
 515273498 ##JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: cscnodsc

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jan 07, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, N.A., nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com
Bruno Bellucci, III on behalf of Debtor Eileen M Deravedissian jkearney@belluccilaw.net,
bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net,
ddillhoff@belluccilaw.net
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Norman L. Zlotnick on behalf of Creditor LaCosta Homeowners Association, Inc.
nzlotnick@hwmlaw.com
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com
TOTAL: 8